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Hugh A. Abrams  
Name of Applicant, Assignee or  
Registered Representative

*Hugh A. Abrams*  
Signature

Our File No. CCHA-1

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of:

Dewayne Baker, et al.

Serial No. 09/802,066

Filing Date: March 8, 2001

For ELECTRONIC EXCHANGE AND  
SETTLEMENT SYSTEM FOR CASH  
ADJUSTMENTS FOR FINANCIAL  
INSTITUTIONS

Group Art Unit No. 2167

**SUBMISSION OF FORMAL DRAWINGS**

Commissioner for Patents  
Washington, D.C. 20231  
Attn.: Box Official Draftperson

Dear Sir:

Applicants submit herewith eight sheets of formal drawings, FIGS. 1-12, for the above-identified patent application. Applicants request that these formal drawings be entered in the subject patent application.

Please charge any fees related to this submission to Deposit Account No. 19-2165.

Respectfully submitted,

Dated: October 3, 2001

*Hugh A. Abrams*  
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